Case 21-12063-pmm Doc 60 Filed 07/30/23 Entered 07/31/23 00:32:04 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 21-12063-pmm

Alejandro Cruz-Maldonado Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Jul 28, 2023 Form ID: 309A Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2023:

Recip ID	pient Name and Address	
db	ndro Cruz-Maldonado, 249 North Marshall Street, Lancaster, PA 17602-3055	
14624994	OF LANCASTER, 120 NORTH DUKE STREET, Lancaster, PA 17602-2825	
14624995	OF LANCASTER TAX COLLECTOR, 39 WEST CHESTNUT STREET, Lancaster, PA 17603-3510	
14624993	of Lancaster, P. O. Box 1599, Lancaster, PA 17608-1599	
14624996	ATMENT OF PUBLICE WELFARE, PO BOX 8486 WILLOW OAKS BUILDING, Harrisburg, PA 17	105-8486
14624999	CASTER COUNTY PROBATION, 40 E. KING STREET, SUITE 2, Lancaster, PA 17602-5313	
14625000	CASTER COUNTY TAX CLAIM BUREAU, 150 NORTH QUEEN STREET, Lancaster, PA 17603-3:	562
14625002	ELECTRIC UTILITIES, PO BOX 25222, Lehigh Valley, PA 18002-5222	
14625003	OOL DISTRICT OF LANCASTER, 251 PRINCE STREET, Lancaster, PA 17603-5396	

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: avgrbach@aol.com	Date/Time	Recipient Name and Address
·			Jul 28 2023 22:57:00	ALAINE V. GRBACH, Alaine V. Grbach, Esquire, 675 Estelle Drive, Lancaster, PA 17601
tr	+	EDI: FGARYFSEITZ.COM	Jul 29 2023 02:56:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg		Email/Text: taxclaim@countyofberks.com	Jul 28 2023 22:57:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 28 2023 22:57:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 28 2023 22:57:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14624992	+	EDI: LCIBAYLN	Jul 29 2023 02:56:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14637197	+	Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2023 22:57:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
14624997	+	Email/Text: FirstProgressCorrespondence@acttoday.com	Jul 28 2023 22:57:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
14624998		EDI: JPMORGANCHASE	Jul 29 2023 02:56:00	JP MORGAN CHASE BANK- NATIONAL ASSOCIATI, 1111 POLARIS PARKWAY, Columbus, OH 43240
14625001	+	Email/Text: compliance@lctcb.org	Jul 28 2023 22:57:00	Lancaster County Tax Collection Bureau, 1845 William Penn Way, Suite 1, Lancaster, PA

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District/off: 0313-4 User: admin Page 2 of 2 Date Rcvd: Jul 28, 2023 Form ID: 309A Total Noticed: 20

17601-4097

14638425 ^ MEBN

Jul 28 2023 22:55:57

U.S. Bank Trust National Association, P.O. Box

814609, Dallas, TX 75381-4609

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2023 Signature: /s/Gustava Winters Case 21-12063-pmm Doc 60 Filed 07/30/23 Entered 07/31/23 00:32:04 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:							
Debtor 1:	Alejandro Cruz-Maldonado	Social Security number or ITIN:	xxx-xx-7941				
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _EIN:					
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter:	13	7/25/21			
Case number:	21-12063-pmm	Date case converted to chapter:	7	7/27/23			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline **Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing**

10/20

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For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Alejandro Cruz-Maldonado	
2. All other names used in the last 8 years			
3.	Address	249 North Marshall Street Lancaster, PA 17602	
4.	Debtor's attorney Name and address	ALAINE V. GRBACH Alaine V. Grbach, Esquire 675 Estelle Drive Lancaster, PA 17601	Contact phone (717) 399–8420 Email: avgrbach@aol.com
5.	Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215–238–0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Certificate of Notice

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Debtor Alejandro Cruz-Maldonado

Case number 21–12063–pmm

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601

Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M.

Contact phone (610)2085040

Date: 7/28/23

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 14, 2023 at 11:20 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 11/13/23

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.